

BK 1949 PG 0317

STATE MS.-DESOTO

MAR 22 4 39 PM '04

WHEN RECORDED MAIL TO:



TAYLOR JR., RAY E

Record and Return To:
Integrated Loan Services
600-A N John Rodes Blvd.
Melbourne, FL 329341949 PG 317
CH. CLK.

20040421242170

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

070900428972

11.00

This Modification of Deed of Trust prepared by:

CARLA HOLMES
AMSOUTH BANK
P.O. BOX 830721
BIRMINGHAM, AL 35283
(800) 896-6513

NOTE TO CHANCERY CLERK:

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 5, 2004, is made and executed between RAY E TAYLOR JR, whose address is 2743 JAYBIRD RD, HERNANDO, MS 38632 and SONIA TAYLOR, whose address is 2743 JAYBIRD RD, HERNANDO, MS 38632; husband and wife ("Grantor") and AmSouth Bank, Poplar Ridgeway Office, 6165 Poplar Avenue, Memphis, TN 38119 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated March 26, 2003 (the "Deed of Trust") which has been recorded in DESOTO County, State of Mississippi, as follows:

RECORDED ON APRIL 14, 2003 IN DESOTO COUNTY, MISSISSIPPI IN BOOK 1698 AND PAGE 0009. MODIFIED ON MARCH 5, 2004.

MATURITY DATE IS MARCH 26, 2023.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DESOTO County, State of Mississippi:

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 2743 JAYBIRD RD, HERNANDO, MS 38632.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

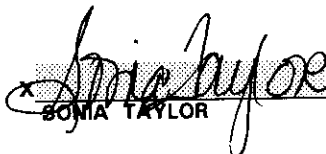
The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$ 34,000.00 to \$ 46,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

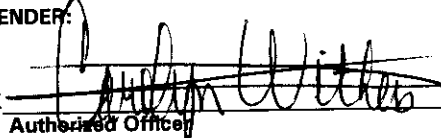
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED MARCH 5, 2004.


GRANTOR:

X 
RAY E TAYLOR JR

X 
SONIA TAYLOR

LENDER:

X 
Authorized Officer



INDIVIDUAL ACKNOWLEDGMENT

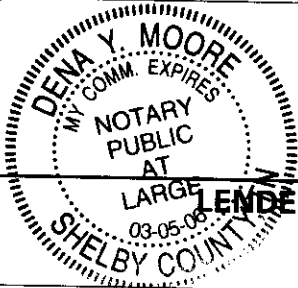
STATE OF TNCOUNTY OF Shelby

) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 5th day of March, 2004, within my jurisdiction, the within named RAY E TAYLOR JR and SONIA TAYLOR, husband and wife, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Dena Y. Moore
 NOTARY PUBLIC

My Commission Expires:



LENDER ACKNOWLEDGMENT

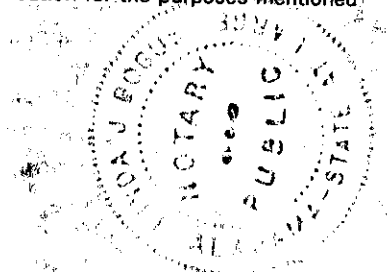
STATE OF ALCOUNTY OF at large

) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 5th day of March, 2004, within my jurisdiction, the within named Amy Roberts for Amsouth Bank a corporation, and acknowledged that for and on behalf of the said corporation, and as its act and deed, he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned after first having been duly authorized by said corporation so to do.

Leah J. Brown
 NOTARY PUBLIC

My Commission Expires:

 MY COMMISSION EXPIRES
 December 11, 2006


SCHEDULE "A"

**REAL PROPERTY LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI,
BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT:**

**LOT 5, FIRST REVISION OF TAYLOR 4 LOT SUBDIVISION, IN SECTION 17,
TOWNSHIP 3 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT
THEREOF RECORDED IN PLAT BOOK 65, PAGE 42, IN THE OFFICE OF THE
CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.**

KNOWN: 2743 JAYBIRD ROAD

PARCEL: 3 07 4 17 09 0 00005 00

PLEASE RECORD IN ALL QUARTER SECTIONS